YouGov / DWP Survey Results

Sample Size: 2044
Fieldwork: 26th - 28th January 2010

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	1493	669	824	126	333	314	338	382	958	534	336	212	158	224	362	65	136
GB adults not retired	1604	782	822	246	368	322	373	295	868	734	398	258	157	219	362	69	140
People plan for their retirement in different ways and at different stages of their life. Do you currently have any financial plans or savings specifically for your retirement?																	
Yes, I do	46%	49%	43%	12%	46%	50%	58%	55%	58%	32%	46%	44%	48%	48%	45%	55%	44%
No, I don't	50%	46%	54%	80%	50%	46%	41%	43%	40%	62%	50%	53%	49%	50%	49%	42%	54%
Don't know	4%	4%	3%	9%	4%	4%	1%	2%	2%	6%	4%	3%	3%	2%	6%	3%	3%
Thinking specifically about your current retirement plans... Would you say that you were worried or confident about the future?																	
Worried	34%	33%	35%	15%	39%	37%	37%	38%	37%	31%	35%	32%	36%	36%	34%	39%	27%
Neither worried nor confident	52%	52%	52%	61%	47%	48%	55%	52%	52%	53%	50%	57%	53%	50%	50%	49%	60%
Confident	9%	11%	7%	14%	8%	9%	6%	9%	9%	9%	9%	7%	10%	7%	11%	4%	11%
Don't know	5%	4%	6%	10%	6%	6%	2%	2%	3%	7%	7%	4%	2%	7%	5%	8%	2%
Thinking about saving for your retirement... How do you think your saving levels compare to those of your friends, in general?																	
My friends save more	22%	22%	23%	19%	23%	18%	27%	23%	22%	23%	23%	21%	25%	21%	26%	27%	14%
My friends and I save about the same amount	21%	24%	17%	28%	24%	20%	17%	15%	21%	20%	18%	20%	18%	25%	21%	15%	28%
My friends save less	20%	21%	19%	20%	26%	23%	14%	16%	23%	16%	19%	22%	23%	22%	17%	27%	16%
Don't know	37%	32%	42%	34%	26%	39%	41%	47%	33%	41%	41%	38%	34%	32%	37%	32%	42%

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	1493	669	824	126	333	314	338	382	958	534	336	212	158	224	362	65	136
GB adults not retired	1604	782	822	246	368	322	373	295	868	734	398	258	157	219	362	69	140
Do you currently save into a pension, either privately or through your employer?																	
Yes, I do	48%	52%	44%	16%	57%	56%	55%	45%	60%	34%	46%	46%	45%	53%	46%	58%	52%
No, I don't	50%	45%	54%	79%	40%	41%	44%	54%	39%	62%	50%	52%	54%	46%	51%	35%	48%
Don't know	3%	2%	3%	5%	3%	3%	1%	1%	1%	4%	4%	2%	0%	1%	3%	7%	0%
Does your partner currently save into a pension, either privately or through an employer? (If you do not have a partner, please tick the "Not applicable" option below)																	
Yes, they do	38%	34%	41%	13%	36%	45%	48%	38%	43%	31%	39%	36%	37%	33%	40%	35%	41%
No, they don't	32%	35%	28%	30%	32%	29%	30%	36%	30%	33%	32%	30%	41%	34%	29%	36%	25%
Don't know	5%	6%	4%	7%	6%	4%	4%	2%	3%	7%	5%	5%	2%	2%	6%	7%	7%
Not applicable - I don't have a partner	26%	25%	27%	50%	25%	22%	18%	23%	24%	29%	25%	29%	20%	31%	26%	22%	27%
To what extent do you agree or disagree with the following statement? Putting money in a pension is the best way of saving for your retirement																	
Strongly agree	9%	10%	8%	8%	8%	9%	7%	12%	10%	7%	7%	11%	9%	11%	7%	7%	10%
Agree	34%	34%	33%	39%	38%	33%	30%	29%	36%	31%	34%	30%	38%	32%	35%	42%	29%
Neither agree nor disagree	31%	30%	31%	30%	28%	28%	36%	30%	28%	34%	31%	30%	29%	32%	31%	27%	32%
Disagree	13%	12%	14%	3%	11%	15%	18%	15%	15%	10%	13%	17%	13%	9%	13%	12%	14%
Strongly disagree	4%	5%	4%	2%	2%	5%	4%	8%	5%	4%	5%	5%	6%	2%	4%	4%	3%
Don't know	10%	9%	10%	18%	12%	10%	5%	6%	7%	13%	10%	7%	6%	13%	10%	7%	12%
How do you rate your level of understanding of how pensions work?																	
Very good	4%	6%	2%	-	2%	7%	5%	6%	6%	2%	5%	2%	7%	4%	4%	8%	3%
Good	22%	26%	17%	8%	20%	26%	25%	28%	26%	16%	21%	22%	25%	22%	21%	25%	18%
Neither good nor bad	43%	41%	44%	40%	39%	42%	48%	44%	43%	43%	41%	49%	36%	41%	46%	40%	40%
Bad	20%	18%	22%	28%	29%	17%	14%	15%	19%	22%	21%	18%	25%	17%	20%	16%	28%
Very bad	9%	6%	11%	21%	8%	5%	6%	5%	5%	13%	9%	9%	5%	15%	6%	9%	7%
Don't know	3%	2%	3%	3%	2%	3%	3%	1%	1%	4%	4%	1%	2%	2%	3%	2%	3%

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	1493	669	824	126	333	314	338	382	958	534	336	212	158	224	362	65	136
GB adults not retired	1604	782	822	246	368	322	373	295	868	734	398	258	157	219	362	69	140
Has the recent recession changed the way you manage your money at all?																	
Yes, it has	47%	43%	52%	31%	45%	47%	55%	54%	52%	42%	47%	43%	57%	47%	51%	39%	42%
No, it hasn't	49%	54%	45%	62%	50%	51%	42%	44%	46%	53%	49%	54%	42%	47%	47%	53%	56%
Don't know	3%	4%	3%	7%	4%	2%	3%	2%	3%	4%	4%	3%	1%	6%	3%	8%	1%
Which, if any, of the following statements do you agree with? (Please tick all that apply)																	
Unweighted Base	746	317	429	*44*	155	156	182	209	504	242	163	103	87	113	195	*25*	60
GB adults not retired who have changed behaviour	759	334	425	*76*	167	150	207	159	447	312	187	111	89	103	183	*27*	59
I think now is a good time to save money	12%	13%	12%	*31%*	15%	12%	9%	6%	14%	10%	10%	17%	14%	12%	10%	*20%*	13%
With low interest rates, it doesn't feel like a good time to save	29%	31%	27%	*27%*	28%	22%	30%	35%	33%	23%	22%	38%	28%	31%	30%	*30%*	25%
I have started to think about my future financial security more seriously	39%	44%	35%	*45%*	47%	38%	36%	30%	44%	31%	45%	40%	23%	46%	37%	*33%*	32%
I am more careful with my money and spend less than before the recession	72%	71%	73%	*68%*	71%	70%	71%	77%	70%	74%	69%	78%	73%	70%	74%	*62%*	67%
I spend what I have when I have it	11%	12%	11%	*19%*	14%	10%	8%	9%	11%	11%	12%	5%	14%	10%	10%	*22%*	13%
None of these	2%	2%	3%	-	1%	5%	3%	2%	2%	2%	2%	1%	1%	2%	4%	*1%*	4%
Don't know	1%	0%	1%	*1%*	2%	1%	1%	-	1%	1%	2%	1%	-	0%	0%	-	2%
Which ONE of the following statements BEST applies to you? Over the next year (i.e. 2010) I plan to...																	
Save more for the future than I do now	35%	33%	37%	50%	46%	33%	27%	23%	37%	33%	32%	36%	30%	46%	36%	27%	36%
Save about the same for the future as I do now	39%	39%	39%	30%	32%	39%	45%	47%	41%	37%	41%	34%	47%	40%	35%	41%	38%
Save less for the future than I do now	5%	5%	5%	4%	5%	4%	7%	7%	4%	7%	5%	7%	8%	3%	5%	6%	2%
Not save anything at all	11%	12%	10%	7%	9%	14%	12%	11%	10%	12%	10%	12%	9%	7%	13%	14%	14%
Don't know	10%	10%	9%	8%	8%	10%	10%	12%	8%	12%	11%	11%	6%	5%	11%	12%	9%

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	1493	669	824	126	333	314	338	382	958	534	336	212	158	224	362	65	136
GB adults not retired	1604	782	822	246	368	322	373	295	868	734	398	258	157	219	362	69	140
Which ONE of the following would you LEAST want to live without when you retire?																	
My mobile phone	3%	3%	3%	6%	2%	3%	2%	2%	3%	3%	2%	1%	5%	3%	4%	1%	4%
My satellite TV	7%	9%	4%	4%	6%	8%	8%	6%	6%	8%	7%	8%	6%	6%	7%	-	9%
My gym, club or society membership	3%	4%	3%	3%	3%	3%	4%	4%	4%	3%	3%	4%	4%	6%	2%	6%	1%
My car	20%	21%	19%	13%	16%	22%	19%	30%	21%	20%	20%	23%	24%	13%	19%	31%	20%
Foreign holidays	18%	17%	19%	10%	24%	15%	17%	21%	20%	16%	19%	12%	15%	24%	18%	21%	17%
Buying new clothes when I want them	2%	2%	2%	5%	2%	2%	3%	1%	2%	3%	2%	3%	2%	2%	3%	2%	2%
Affording to pay for improvements to my home and garden	6%	4%	8%	1%	6%	6%	7%	7%	7%	4%	7%	7%	5%	4%	6%	4%	4%
Spending money seeing friends and family	25%	22%	28%	41%	29%	23%	19%	18%	24%	27%	24%	25%	23%	26%	27%	18%	30%
Not applicable - I could live without any of these	10%	10%	9%	9%	5%	12%	13%	8%	9%	10%	10%	9%	11%	8%	9%	12%	10%
Don't know	6%	7%	6%	9%	7%	6%	7%	3%	5%	8%	6%	8%	5%	8%	5%	6%	4%